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Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
NORTHERN DISTRICT OF ILLINOIS	=	
Case number (if known)	Chapter you are filing under:	
	☐ Chapter 7	
	☐ Chapter 11	
	☐ Chapter 12	
	Chapter 13	Check if this an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/17

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Par	t 1: Identify Yourself			
		About Debtor 1:	Al	bout Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name			
	Write the name that is on your government-issued picture identification (for example, your driver's license or passport). Bring your picture identification to your meeting with the trustee.	Tanya First name N Middle name Roberts Last name and Suffix (Sr., Jr., II, III)	М	liddle name ast name and Suffix (Sr., Jr., II, III)
2.	All other names you have			
۷.	used in the last 8 years			
	Include your married or maiden names.			
3.	Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)	xxx-xx-0163		

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Debtor 1 Tanya N Roberts

Case number (if known) About Debtor 1: About Debtor 2 (Spouse Only in a Joint Case): Any business names and **Employer Identification** Numbers (EIN) you have I have not used any business name or EINs. ☐ I have not used any business name or EINs. used in the last 8 years Include trade names and Business name(s) Business name(s) doing business as names EINs EINs If Debtor 2 lives at a different address: 1000 E. 53rd St. **Unit 618** Chicago, IL 60615 Number, Street, City, State & ZIP Code Number, Street, City, State & ZIP Code Cook County County If your mailing address is different from the one If Debtor 2's mailing address is different from yours, fill it above, fill it in here. Note that the court will send any in here. Note that the court will send any notices to this notices to you at this mailing address. mailing address. Number, P.O. Box, Street, City, State & ZIP Code Number, P.O. Box, Street, City, State & ZIP Code

Why you are choosing this district to file for bankruptcy

Where you live

Check one:

- Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
- I have another reason. Explain. (See 28 U.S.C. § 1408.)

Check one:

- Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
- I have another reason. Explain. (See 28 U.S.C. § 1408.)

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Document Case number (if known) Debtor 1 Tanya N Roberts

7.	The chapter of the Bankruptcy Code you are	Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)). Also, go to the top of page 1 and check the appropriate box. □ Chapter 7							
	choosing to file under								
			hapter 11						
			hapter 12						
			hapter 13						
		_ 0	паріег тэ						
8.	How you will pay the fee		about how yo	entire fee when I file my petition. Please check with the clerk's office in your local court for more details ou may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with address					
				the fee in installments. If you in Installments (Official Form		ion, sign and attach the Application for Individuals to Pay			
			I request that but is not req	my fee be waived (You may alired to, waive your fee, and may	request this option	on only if you are filing for Chapter 7. By law, a judge may, your income is less than 150% of the official poverty line that			
						in installments). If you choose this option, you must fill out icial Form 103B) and file it with your petition.			
).	Have you filed for bankruptcy within the	■ No	-						
	last 8 years?	☐ Ye	es. District		When	Case number			
			District		When	Case number Case number			
			District		When	Case number			
10.	Are any bankruptcy	■ No	<u> </u>						
	cases pending or being filed by a spouse who is	□ Ye							
	not filing this case with you, or by a business partner, or by an affiliate?								
			Debtor			Relationship to you			
			District		When	Case number, if known			
			Debtor			Relationship to you			
			District		When	Case number, if known			
11.	Do you rent your residence?	■ No	Go to I	ne 12.					
		□ Ye	es. Has yo	ur landlord obtained an eviction	judgment agair	st you?			
				No. Go to line 12.					
				Vas Fill out Initial Statement A	hout an Eviction	Judgment Against You (Form 101A) and file it as part of			

Debtor	Case 18-0 Tanya N Roberts	06842	Doc 1	Filed 03/09/18 Document	Entered 03/09/18 12:34:25 Page 4 of 58 Case number (if known)	Desc Main
Part 3:	Report About Any Bu	sinesses `	You Own as	s a Sole Proprietor		
of	re you a sole proprietor any full- or part-time usiness?	■ No.	Go to Pa	urt 4.		
		☐ Yes.	Name ar	nd location of business		
bu an se as	sole proprietorship is a siness you operate as individual, and is not a sparate legal entity such a corporation, artnership, or LLC.		Name of	business, if any		
so	you have more than one ele proprietorship, use a eparate sheet and attach		Number,	Street, City, State & ZIP	Code	
it t	to this petition.			ne appropriate box to des	•	
			_	•	defined in 11 U.S.C. § 101(27A))	
					(as defined in 11 U.S.C. § 101(51B))	
				Stockbroker (as defined in	n 11 U.S.C. § 101(53A))	
				Commodity Broker (as de	fined in 11 U.S.C. § 101(6))	
				lone of the above		
Ch Ba yo	re you filing under napter 11 of the ankruptcy Code and are ou a s <i>mall busin</i> ess ebtor?	deadlines operation	s. If you indic is, cash-flow i.C. 1116(1)(cate that you are a small statement, and federal in B).	ust know whether you are a small business de business debtor, you must attach your most re ncome tax return or if any of these documents	ecent balance sheet, statement of
Fo	or a definition of small	No.	I am not	filing under Chapter 11.		
	siness debtor, see 11 S.C. § 101(51D).	□ No.	I am filin Code.	g under Chapter 11, but I	am NOT a small business debtor according	to the definition in the Bankruptcy
		☐ Yes.	I am filin	g under Chapter 11 and I	am a small business debtor according to the	definition in the Bankruptcy Code.
Part 4:	Report if You Own or	Have Any	Hazardous	Property or Any Prope	rty That Needs Immediate Attention	
	you own or have any	■ No.				
all of	operty that poses or is leged to pose a threat imminent and entifiable hazard to	☐ Yes.	What is the	hazard?		

public health or safety? Or do you own any property that needs immediate attention?

For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?

If immediate attention is needed, why is it needed?

Where is the property?

Number, Street, City, State & Zip Code

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Debtor 1 Tanya N Roberts

Case number (if known)

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

 Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

 ☐ I am not required to receive a briefing about credit counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit
counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Document Page 6 of 58 Case number (if known) Debtor 1 Tanya N Roberts Part 6: **Answer These Questions for Reporting Purposes** Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an 16. What kind of debts do 16a. you have? individual primarily for a personal, family, or household purpose." ☐ No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. ■ No. Go to line 16c. ☐ Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts 17. Are you filing under I am not filing under Chapter 7. Go to line 18. No. Chapter 7? Do you estimate that I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses ☐ Yes. after any exempt are paid that funds will be available to distribute to unsecured creditors? property is excluded and administrative expenses □ No are paid that funds will ☐ Yes be available for distribution to unsecured creditors? 18. How many Creditors do 1-49 **1**,000-5,000 **1** 25,001-50,000 you estimate that you **5**0,001-100,000 **5001-10,000** □ 50-99 owe? **1**0,001-25,000 ☐ More than 100,000 □ 100-199 **200-999** 19. How much do vou **\$0 - \$50,000** □ \$1,000,001 - \$10 million □ \$500,000,001 - \$1 billion estimate your assets to □ \$50,001 - \$100,000 □ \$10,000,001 - \$50 million □ \$1,000,000,001 - \$10 billion be worth? □ \$50,000,001 - \$100 million □ \$10,000,000,001 - \$50 billion **\$100,001 - \$500,000** □ \$100,000,001 - \$500 million □ \$500,001 - \$1 million ☐ More than \$50 billion 20. How much do you ■ \$0 - \$50.000 □ \$1,000,001 - \$10 million □ \$500,000,001 - \$1 billion estimate your liabilities □ \$50,001 - \$100,000 □ \$10,000,001 - \$50 million □ \$1,000,000,001 - \$10 billion to be? □ \$50,000,001 - \$100 million □ \$10,000,000,001 - \$50 billion **\$100,001 - \$500,000** □ \$100,000,001 - \$500 million ☐ More than \$50 billion □ \$500,001 - \$1 million Part 7: Sign Below For you I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11. United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Tanya N Roberts Signature of Debtor 2 Tanya N Roberts Signature of Debtor 1 Executed on March 9, 2018 Executed on MM / DD / YYYY MM / DD / YYYY

Debtor 1 Tanya N Roberts Page 7 of 58

Case number (if known)

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ Jason Blust, Law Office of Jason Blust	Date	March 9, 2018	
Signature of Attorney for Debtor	_	MM / DD / YYYY	
lease Blood Levy Office of Lease Blood #0070000			
Jason Blust, Law Office of Jason Blust #6276382			
Printed name			
Law Office of Jason Blust, LLC			
Firm name			
211 W Wacker Drive			
STE 300			
Chicago, IL 60606			
Number, Street, City, State & ZIP Code			
Contact phone (312) 273-5001	Email address		
#6276382 IL			
Bar number & State			

		DUCUIII	THE TAUL OUT JO	
Fill in this infor	mation to identify your	case:		
Debtor 1	Tanya N Roberts			
	First Name	Middle Name	Last Name	
Debtor 2				
Spouse if, filing)	First Name	Middle Name	Last Name	
United States Bankruptcy Court for the:		NORTHERN DISTRICT	OF ILLINOIS	
Case number _				

☐ Check if this is an amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Par	1: Summarize Your Assets		
		Your a	essets of what you own
1.	Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	\$	150,000.00
	1b. Copy line 62, Total personal property, from Schedule A/B	\$	15,250.00
	1c. Copy line 63, Total of all property on Schedule A/B	\$	165,250.00
Par	2: Summarize Your Liabilities		
			iabilities It you owe
2.	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$	164,916.39
3.	Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$	0.00
	3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$	27,619.00
	Your total liabilities	\$	192,535.39
Par	3: Summarize Your Income and Expenses		
4.	Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$	4,507.00
5.	Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$	3,281.49
Par	4: Answer These Questions for Administrative and Statistical Records		
6.	Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with you	ur other sc	hedules.
7.	Yes What kind of debt do you have?		
	Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for bounded purposes," 44 U.S.C. \$ 404(9). Fill purblings 8.0g for statistical purposes, 28 U.S.C. \$ 450	a personal	, family, or

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to

household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.

the court with your other schedules.

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Debtor 1 Tanya N Roberts

8.	From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form	
	122A-1 Line 11; OR , Form 122B Line 11; OR , Form 122C-1 Line 14.	\$

4,166.28

Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

	Tota	al claim
From Part 4 on Schedule E/F, copy the following:		
9a. Domestic support obligations (Copy line 6a.)	\$_	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$_	0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$_	0.00
9d. Student loans. (Copy line 6f.)	\$_	22,220.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$_	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$_	0.00
9g. Total. Add lines 9a through 9f.	\$	22,220.00

	Ca	se 18-0684	2 Doc 1 I	_	03/09/18 cument	Entered 03/09/2 Page 10 of 58	18 12:34	:25 De	sc Main	
Fill	in this inform	nation to identify	your case and th	is filing	g:					
Deb	otor 1	Tanya N Rot	erts							
		First Name	Middle	Name		Last Name				
	otor 2 use, if filing)	First Name	Middle	Name		Last Name				
Unit	ted States Bar	nkruptcy Court for	the: NORTHER	N DIST	RICT OF ILLIN	IOIS				
Cas	se number	. ,								if this is an led filing
n ea hink nfor Ansv	chedule ch category, se it fits best. Be mation. If more ver every quest	e as complete and space is needed, ion.	roperty lescribe items. List a accurate as possible attach a separate sh	e. If two heet to t	married people his form. On the	n asset fits in more than on are filing together, both are top of any additional page n or Have an Interest In	e equally resp	onsible for su	pplying corre	ect
	No. Go to Part			What	t is the property	? Check all that apply				
	Unit 618	O E. 53rd St. 618 address, if available, or other description			Single-family h	ome i-unit building	the amoun	duct secured cla t of any secure Who Have Clair	d claims on So	chedule D:
	Chicago	IL	60615-0000		Manufactured of Land	or mobile home	Current va	alue of the perty?	Current val	
	City	State	ZIP Code			perty	-	50,000.00		50,000.00
				U Who	Other	in the property? Check one	Describe the nature of your ownership inte (such as fee simple, tenancy by the entiret a life estate), if known.			
						in the property: Check one	fee simp			
	Cook				Debtor 2 only					
	County				200101 1 4114 2	Debtor 2 only	☐ Chec	k if this is com	munity prope	erty
						the debtors and another	(see in	structions)	J	•
					r information yo erty identificatio	ou wish to add about this ite on number:	em, such as lo	ocal		
				Rea	I Estate locat	ed at				

2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here.....=>

\$150,000.00

Part 2: Describe Your Vehicles

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases.

Official Form 106A/B Schedule A/B: Property page 1

Deb	otor 1	Case 18-0684 Tanya N Roberts	42 Doc 1	Filed 03/09/18 Document	Entered 03/09 Page 11 of 58	/18 12:34:25 ase number (if known)	Desc Main	
		ns, trucks, tractors, s	sport utility veh	nicles, motorcycles				
		,	port utility for					
	l No							
	Yes							
3.1		lules		Who has an interest in the	e property? Check one	the amount of any	ured claims or exemp secured claims on S ve Claims Secured by	chedule D:
	Mode Year:			■ Debtor 1 only □ Debtor 2 only			·	
		oximate mileage:	18,000	Debtor 1 and Debtor 2 of	nlv	Current value of tentire property?	the Current val portion you	
	Other	r information:	<u> </u>	☐ At least one of the debto	•			
				Check if this is commu	ınity property	\$13,500	0.00 \$	13,500.00
5 /				n for all of your entries fr hat number here			\$13	5,500.00
·								
Part	3: Des	scribe Your Personal an	d Household Ite	ms				
		, -		erest in any of the follow	ing items?		Current value portion you Do not deduct claims or execution.	own? ct secured
<u></u>	E <i>xample</i> ☑ No —	old goods and furnisles: Major appliances, for Describe	h ings urniture, linens,	china, kitchenware				
		Mis	cellaneous us	ed household goods				\$600.00
	⊒ No	es: Televisions and rac including cell phone Describe	es, cameras, mo	o, stereo, and digital equip edia players, games	oment; computers, printe	rs, scanners; music c	ollections; electron	
		Lap	top, TV					\$300.00
	Example ■ No	ples of value es: Antiques and figurir other collections, m Describe		orints, or other artwork; bod ectibles	oks, pictures, or other art	objects; stamp, coin,	or baseball card o	:ollections;
	Example ■ No	ent for sports and holes: Sports, photograph musical instrument	ic, exercise, and	d other hobby equipment;	picycles, pool tables, gol	f clubs, skis; canoes a	and kayaks; carpei	ntry tools;
	Firearm Examp ■ No		guns, ammuniti	on, and related equipment				

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De	ebtor 1	Tanya N Robe	erts		Document	————	Case number (if known)	
	☐ Yes.	Describe						
	□ No [′]		thes, furs,	leather coats	s, designer wear, shoes,	accessories		
	— 103.	Describe	_					Φ500.00
			Persona	al Used Clot	hing			\$500.00
	□ No		velry, costi	ume jewelry,	engagement rings, wedd	ding rings, heirloom j	ewelry, watches, gems, ç	gold, silver
			Miscella	ineous costi	ume jewelry			\$50.00
14.	Example No □ Yes. Any ote ■ No	rm animals bles: Dogs, cats, b Describe her personal and Give specific info	l househo	old items you	ı did not already list, ir	ncluding any health	aids you did not list	
	for Pa		umber he		om Part 3, including a		s you have attached	\$1,450.00
				uitable intere	est in any of the follow	ing?		Current value of the portion you own? Do not deduct secured claims or exemptions.
	■ No		·	•	our home, in a safe depo		l when you file your petiti	on
	Examp				I accounts; certificates counts with the same ins		credit unions, brokerage I	nouses, and other similar
	□ No ■ Yes				Institution n	ame:		
			17.1.		Checking	account with Chas	e	\$300.00
	Examp ■ No	, mutual funds, c	investmen		th brokerage firms, mon	ey market accounts		
	Non-pu					orporated business	es, including an interes	t in an LLC, partnership, and
		Give specific info		bout them e of entity:			% of ownership:	

Official Form 106A/B Schedule A/B: Property page 3

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Case number (if known) Document Debtor 1 Tanya N Roberts 20. Government and corporate bonds and other negotiable and non-negotiable instruments Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders. Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them. No ☐ Yes. Give specific information about them Issuer name: 21. Retirement or pension accounts Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans No ☐ Yes. List each account separately. Type of account: Institution name: 22. Security deposits and prepayments Your share of all unused deposits you have made so that you may continue service or use from a company Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others Institution name or individual: ☐ Yes. 23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years) No ☐ Yes..... Issuer name and description. 24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program. 26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1). No Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c): ☐ Yes..... 25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit No ☐ Yes. Give specific information about them... 26. Patents, copyrights, trademarks, trade secrets, and other intellectual property Examples: Internet domain names, websites, proceeds from royalties and licensing agreements ☐ Yes. Give specific information about them... 27. Licenses, franchises, and other general intangibles Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses ■ No ☐ Yes. Give specific information about them... Money or property owed to you? Current value of the portion you own? Do not deduct secured claims or exemptions. 28. Tax refunds owed to you ■ No ☐ Yes. Give specific information about them, including whether you already filed the returns and the tax years...... 29. Family support Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement ☐ Yes. Give specific information..... 30. Other amounts someone owes you Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else

☐ Yes. Give specific information..

No

Dahtand	Tanan N. Dahanta	Document	Page 14 of 58	
Debtor 1	Tanya N Roberts		Case number (if known)	
	sts in insurance policies ples: Health, disability, or life insurance	; health savings account	(HSA); credit, homeowner's, or renter's insura	nce
■ No	•	•	,	
	Name the insurance company of each Company name		Beneficiary:	Surrender or refund value:
If you some	terest in property that is due you fro are the beneficiary of a living trust, exp one has died. Give specific information		ed nsurance policy, or are currently entitled to rec	eive property because
Exam ■ No	s against third parties, whether or no ples: Accidents, employment disputes, Describe each claim			
□ 163.	Describe each daim			
■ No	contingent and unliquidated claims Describe each claim	of every nature, includir	ng counterclaims of the debtor and rights to	o set off claims
— 100.	Describe each dam			
-	nancial assets you did not already lis	st		
■ No	O			
⊔ Yes.	Give specific information			
	the dollar value of all of your entries art 4. Write that number here	•	nny entries for pages you have attached	\$300.00
Part 5: De	escribe Any Business-Related Property Yo	ou Own or Have an Interest	In. List any real estate in Part 1.	
37. Do you	own or have any legal or equitable interes	st in any business-related p	property?	
■ No. G	o to Part 6.			
☐ Yes.	Go to line 38.			
	escribe Any Farm- and Commercial Fishin you own or have an interest in farmland, list i		vn or Have an Interest In.	
46. Do yo	u own or have any legal or equitable	interest in any farm- or	commercial fishing-related property?	
■ No.	. Go to Part 7.			
☐ Yes	s. Go to line 47.			
Part 7:	Describe All Property You Own or Have	e an Interest in That You Di	d Not List Above	
Exam	u have other property of any kind you ples: Season tickets, country club mem			
■ No	Cive energific information			
⊔ res.	Give specific information			
54. Add	the dollar value of all of your entries	from Part 7. Write that r	number here	\$0.00

Official Form 106A/B Schedule A/B: Property page 5

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Case number (if known)

Document Debtor 1 Tanya N Roberts

			, ,	
Part	8: List the Totals of Each Part of this Form			
55.	Part 1: Total real estate, line 2			\$150,000.00
56.	Part 2: Total vehicles, line 5	\$13,500.00		
57.	Part 3: Total personal and household items, line 15	\$1,450.00		
58.	Part 4: Total financial assets, line 36	\$300.00		
59.	Part 5: Total business-related property, line 45	\$0.00		
60.	Part 6: Total farm- and fishing-related property, line 52	\$0.00		
61.	Part 7: Total other property not listed, line 54 +	\$0.00		
62.	Total personal property. Add lines 56 through 61	\$15,250.00	Copy personal property total	\$15,250.00
63.	Total of all property on Schedule A/B. Add line 55 + line 62			\$165,250.00

Official Form 106A/B Schedule A/B: Property page 6

		Doddillo	1 446 10 01 00	
Fill in this infor	mation to identify your	case:		
Debtor 1	Tanya N Roberts			
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				☐ Check if this is an amended filing

Official Form 106C

Schedule C: The Property You Claim as Exempt

4/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1: Identify the Property You Claim as Exempt

- 1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.
 - You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
 - ☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)
- 2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below.

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own Copy the value from Schedule A/B	Amount of the exemption you claim Specific laws that allow exemption. Check only one box for each exemption.	ption
1000 E. 53rd St. Unit 618 Chicago, IL 60615 Cook County Real Estate located at Line from <i>Schedule A/B</i> : 1.1	\$150,000.00	\$15,000.00 735 ILCS 5/12-901 100% of fair market value, up to any applicable statutory limit	
2015 Nissan Juke 18,000 miles Line from <i>Schedule A/B</i> : 3.1	\$13,500.00	\$2,400.00 735 ILCS 5/12-1001(c) 100% of fair market value, up to any applicable statutory limit	
Miscellaneous used household goods Line from <i>Schedule A/B</i> : 6.1	\$600.00	\$600.00 735 ILCS 5/12-1001(b) 100% of fair market value, up to any applicable statutory limit	
Laptop, TV Line from <i>Schedule A/B</i> : 7.1	\$300.00	\$300.00 735 ILCS 5/12-1001(b) 100% of fair market value, up to any applicable statutory limit	
Personal Used Clothing Line from Schedule A/B: 11.1	\$500.00	\$500.00 735 ILCS 5/12-1001(a) 100% of fair market value, up to any applicable statutory limit	

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Case number (if known)

Debic	Taliya N Nobelis			Case number (ii known)		
Brief description of the property and line on Schedule A/B that lists this property		Current value of the portion you own Copy the value from Check only one box for each exemption. Specific laws that allow exemption.				
	Aiscellaneous costume jewelry ine from Schedule A/B: 12.1	\$50.00	\$50.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)		
	Checking account with Chase ine from Schedule A/B: 17.1	\$300.00	\$300.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)		
	Are you claiming a homestead exemption Subject to adjustment on 4/01/19 and every No Yes. Did you acquire the property covere No Yes	3 years after that for ca		,		

		Document	Page 18	of 58		
Fill in this information	on to identify yoເ	ır case:				
	anya N Roberts					
F	irst Name	Middle Name	Last Name			
Debtor 2 (Spouse if, filing)	irst Name	Middle Name	Last Name			
United States Bankru	ptcy Court for the:	: NORTHERN DISTRICT OF ILLI	NOIS			
Case number						
(if known)					_	if this is an
					ameno	led filing
Official Form 1	06D					
Schedule D:	Creditors	Who Have Claims S	Secured	by Propert	V	12/15
		If two married people are filing togethe out, number the entries, and attach it to				
1. Do any creditors have	e claims secured by	y your property?				
☐ No. Check this	box and submit t	his form to the court with your other s	schedules. Yo	ou have nothing else t	o report on this form.	
Yes. Fill in all of	of the information	below.				
Part 1: List All Se	cured Claims					
for each claim. If more the	han one creditor has	more than one secured claim, list the crec s a particular claim, list the other creditors ical order according to the creditor's name	in Part 2. As	Column A Amount of claim Do not deduct the value of collateral.	Column B Value of collateral that supports this	Column C Unsecured portion
2.1 Exeter Finance	e Corp	Describe the property that secures the	ne claim:	\$22,640.00	claim \$13,500.00	If any \$9,140.00
Creditor's Name		2015 Nissan Juke 18,000 miles	s -	. ,		
Po Box 16600 Irving, TX 750		As of the date you file, the claim is: Claim i	heck all that			
Number, Street, City,	State & Zip Code	□ Unliquidated				
Who owes the debt?	Check one	☐ Disputed Nature of lien. Check all that apply.				
■ Debtor 1 only		☐ An agreement you made (such as m	nortgage or secu	ured		
Debtor 2 only		car loan)				
Debtor 1 and Debtor	2 only	☐ Statutory lien (such as tax lien, med	hanic's lien)			
☐ At least one of the de	ebtors and another	☐ Judgment lien from a lawsuit				
Check if this claim is community debt	relates to a	Other (including a right to offset)	PMSI			
Date debt was incurred	Opened 10/16 Last Active 1/25/18	Last 4 digits of account numb	ner 1001			
2.2 M & T Bank		Describe the property that secures the	ne claim:	\$126,479.00	\$150,000.00	\$0.00
Creditor's Name		1000 E. 53rd St. Unit 618 Chic	ago, IL			
		60615 Cook County				
		Real Estate located at As of the date you file, the claim is:	Discrete all these			
Po Box 844		apply.	neck all that			
Buffalo, NY 14	1240	☐ Contingent				
Number, Street, City,	State & Zip Code	Unliquidated				
Who owes the debt?	Chook one	Disputed				
Who owes the debt?	спеск опе.	Nature of lien. Check all that apply.	nortanaa ==	urad		
Debtor 1 only		An agreement you made (such as more car loan)	iorigage or sect	ured		
Debtor 2 only	0	_	h = = ! = !			
☐ Debtor 1 and Debtor☐ At least one of the de	•	☐ Statutory lien (such as tax lien, med ☐ Judgment lien from a lawsuit	nanic's ilen)			

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Debtor 1		oberts		_ c	ase number (if know)		
	First Name	Middle Na	ame Last Name				
	k if this claim re munity debt	elates to a	Other (including a right to offset)	Mortgage			
Date deb	t was incurred	Opened 04/14 Last Active 10/17/16	Last 4 digits of account nun	nber <u>8152</u>			
1231 -	enaissance P de Park	lace at	Describe the property that secures	the claim:	\$15,797.39	\$150,000.00	\$0.00
Co 52	ondo Associa OO S. Ellis Avicago, IL 606	/e	1000 E. 53rd St. Unit 618 Ch 60615 Cook County Real Estate located at As of the date you file, the claim is apply. □ Contingent				
	nber, Street, City, S	·	☐ Unliquidated ☐ Disputed Nature of lien. Check all that apply.				
■ Debto	,		☐ An agreement you made (such as car loan)	mortgage or secu	red		
☐ At leas		otors and another	☐ Statutory lien (such as tax lien, mo☐ Judgment lien from a lawsuit	,			
	k if this claim re munity debt	elates to a	Other (including a right to offset)	Association F	ees		
Date deb	t was incurred		Last 4 digits of account nun	nber			
If this is		of your form, add	olumn A on this page. Write that nur the dollar value totals from all pages		\$164,916 \$164,916		

Part 2: List Others to Be Notified for a Debt That You Already Listed

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

			Docum	ent Page 20	of 58	
Fill in 1	this informa	tion to identify your	case:			
Debtor	1	Tanya N Roberts				
		First Name	Middle Name	Last Name		
Debtor (Spouse		First Name	Middle Name	Last Name		
United	States Bank	ruptcy Court for the:	NORTHERN DISTRIC	T OF ILLINOIS		
Case r	number					
(if known)					Check if this is an
						amended filing
Offici	al Form	106F/F				
			ho Have Unsec	rured Claims		12/15
ny exec schedul schedul eft. Atta	cutory contractle G: Executor le D: Creditors	cts or unexpired leases ry Contracts and Unexp s Who Have Claims Sec luation Page to this pag	that could result in a clain ired Leases (Official Form ured by Property. If more	m. Also list executory on 106G). Do not include space is needed, copy t	Part 2 for creditors with NONPRIORITY ontracts on Schedule A/B: Property (Cany creditors with partially secured cline Part you need, fill it out, number the not file that Part. On the top of any	Official Form 106A/B) and on aims that are listed in e entries in the boxes on the
Part 1:	List All o	of Your PRIORITY Un	secured Claims			
1. Do	any creditors	have priority unsecure	d claims against you?			
	No. Go to Part	2.				
	Yes.					
Part 2:	List All o	of Your NONPRIORIT	Y Unsecured Claims			
3. Do	any creditors	have nonpriority unsec	cured claims against you?	•		
	No. You have	nothing to report in this p	art. Submit this form to the	court with your other sche	dules.	
	Yes.					
uns tha	secured claim,	list the creditor separately	/ for each claim. For each c	laim listed, identify what t	holds each claim. If a creditor has mor ype of claim it is. Do not list claims alread three nonpriority unsecured claims fill ou	ly included in Part 1. If more
ı uı						Total claim
4.1	Capital Or	ne	Last 4 dig	its of account number	6288	\$2,074.00
	Nonpriority C	reditor's Name				
	Attn: Gene	eral ndence/Bankruptcy	When was	the debt incurred?	Opened 08/10 Last Active 2/16/18	
	Po Box 30		Wileli was	the debt incurred:	2/10/10	
		City, UT 84130				
		et City State ZIp Code et the debt? Check one.	As of the	date you file, the claim i	s: Check all that apply	
	_		П			
	Debtor 1	•	Conting			
	Debtor 2	•	☐ Unliqui			
		and Debtor 2 only	☐ Dispute	ed ONPRIORITY unsecured	l claim:	
		ne of the debtors and and			· Claim.	
	debt	this claim is for a comi subject to offset?	□ Obligat		ration agreement or divorce that you did	not
	■ No	•		•	g plans, and other similar debts	
	□ Yes			Specify Credit Card	- · ·	
	_ 103		■ Other.	Specify Stout Said		

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Case number (if know)

Debtor	1 Tanya N Roberts		Case number (if know)	
4.2	Carmax Auto Finance Nonpriority Creditor's Name	Last 4 digits of account number	1429	\$0.00
	Attn: Bankruptcy Department Po Box 440609 Kennesaw, GA 30160	When was the debt incurred?	Opened 06/10 Last Active 10/16/12	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	■ Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	Disputed	d alaim.	
	At least one of the debtors and another	Type of NONPRIORITY unsecure ☐ Student loans	a ciaim:	
	☐ Check if this claim is for a community debt	☐ Obligations arising out of a sepa	aration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims		
	■ No	☐ Debts to pension or profit-sharir	g plans, and other similar debts	
	Yes	Other. Specify Automobile		
4.3	Central Loan Admin & R Nonpriority Creditor's Name	Last 4 digits of account number	2856	\$0.00
	425 Phillips Blvd Ewing, NJ 08618	When was the debt incurred?	Opened 4/22/14 Last Active 10/17/16	
	Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply	
	Who incurred the debt? Check one.			
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	Disputed		
	At least one of the debtors and another	Type of NONPRIORITY unsecure ☐ Student loans	d claim:	
	☐ Check if this claim is for a community debt		ration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims		
	■ No	Debts to pension or profit-sharing		
	Yes	■ Other. Specify FHA Real E		
4.4	Chase Card Services	Last 4 digits of account number	2540	\$0.00
	Nonpriority Creditor's Name Attn: Correspondence Dept Po Box 15298	When was the debt incurred?	Opened 08/06 Last Active 2/16/18	
	Wilmington, DE 19850 Number Street City State Zlp Code	_ As of the date you file, the claim	ins Check all that apply	
	Who incurred the debt? Check one.	As of the date you file, the claim		
	■ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure		
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	■ Other. Specify Credit Card		

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Debtor 1 Tanya N Roberts Case number (if know) 4.5 City of Chicago Parking Last 4 digits of account number \$800.00 Nonpriority Creditor's Name Dept of Revenue When was the debt incurred? PO Box 88292 Chicago, IL 60680 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ☐ Yes ■ Other. Specify tickets 4.6 Comenity Bank/Lane Bryant Last 4 digits of account number 1438 \$0.00 Nonpriority Creditor's Name Attn: Bankruptcv Opened 01/07 Last Active Po Box 182125 When was the debt incurred? 5/22/12 Columbus, OH 43218 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims lacksquare Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Charge Account Other. Specify 4.7 Comenity Bank/Lane Bryant Unknown Last 4 digits of account number 9971 Nonpriority Creditor's Name Attn: Bankruptcy Opened 01/07 Last Active Po Box 182125 When was the debt incurred? 10/15/07 Columbus, OH 43218 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Charge Account ☐ Yes

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Case number (if know)

Debtor	1 Tanya N Roberts		Case number (if know)	
	Comenity Bank/Lane Bryant Nonpriority Creditor's Name	Last 4 digits of account number	1438	Unknown
	Attn: Bankruptcy Po Box 182125 Columbus, OH 43218	When was the debt incurred?	Opened 01/07 Last Active 1/13/10	
_	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	■ Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	Check if this claim is for a community debt	Student loans	and in the state of the state o	
	Is the claim subject to offset?	report as priority claims	aration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify Credit Card		
	Diversified Consultants, Inc. Nonpriority Creditor's Name	Last 4 digits of account number	8103	\$128.00
	Diversified Consultants, Inc. Po Box 551268	When was the debt incurred?	Opened 10/03/17	
	Jacksonville, FL 32255 Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply	
	Who incurred the debt? Check one.			
	■ Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	\square At least one of the debtors and another	Type of NONPRIORITY unsecured		
	Check if this claim is for a community debt	Student loans		
	Is the claim subject to offset?	Obligations arising out of a separe report as priority claims		
	■ No	Debts to pension or profit-sharing		
	□Yes	Other. Specify Collection A		
4.1	Jared-galleria/genesis	Last 4 digits of account number	9978	\$0.00
	Nonpriority Creditor's Name	=	On an ad OF/AC I got Active	
	15220 Nw Greenbrier, Ste Beaverton, OR 97006	When was the debt incurred?	Opened 05/16 Last Active 3/06/17	
	Number Street City State Zlp Code	As of the date you file, the claim		
	Who incurred the debt? Check one.	П.		
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed Type of NONPRIORITY unsecure		
	☐ At least one of the debtors and another ☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims		
	No	☐ Debts to pension or profit-sharin	g plans, and other similar debts	
	☐ Yes	■ Other. Specify Charge Acc	ount	

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Case number (if know)

Debtor	1 Tanya N Roberts		Case number (if know)	
4.1	Navient	Last 4 digits of account number	1215	\$2,295.00
	Nonpriority Creditor's Name Attn: Bankruptcy Po Box 9500 Wilkes-Barre, PA 18773 Number Street City State Zlp Code	When was the debt incurred? As of the date you file, the claim is	Opened 12/06 Last Active 2/14/18 is: Check all that apply	
	Who incurred the debt? Check one. Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only ☐ Debtor 1 and Debtor 2 only	☐ Unliquidated☐ Disputed		
	☐ At least one of the debtors and another☐ Check if this claim is for a community debt		d claim: uration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims Debts to pension or profit-sharin	g plans, and other similar debts	
	Yes	☐ Other. SpecifyEducational		
41				
2	Navient	Last 4 digits of account number	1215	\$1,232.00
	Nonpriority Creditor's Name Attn: Bankruptcy Po Box 9500 Wilkes-Barre, PA 18773	When was the debt incurred?	Opened 12/06 Last Active 2/14/18	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	■ Debtor 1 only □ Debtor 2 only □ Debtor 1 and Debtor 2 only	☐ Contingent ☐ Unliquidated ☐ Disputed		
	At least one of the debtors and another	Type of NONPRIORITY unsecured Student loans	d claim:	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims		
	■ No	☐ Debts to pension or profit-sharin		
	Yes	☐ Other. Specify Educational		
4.1	Navient Nonpriority Creditor's Name	Last 4 digits of account number	1115	\$1,138.00
	Attn: Bankruptcy Po Box 9500 Wilkes-Barre, PA 18773	When was the debt incurred?	Opened 11/05 Last Active 2/14/18	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim i	is: Check all that apply	
	■ Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	lacksquare At least one of the debtors and another	Type of NONPRIORITY unsecured		
	☐ Check if this claim is for a community debt Is the claim subject to offset?	report as priority claims	aration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify		
		Educational		

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Debtor 1 Tanya N Roberts Case number (if know) 4.1 \$258.00 Navient 1115 Last 4 digits of account number 4 Nonpriority Creditor's Name Opened 11/05 Last Active Attn: Bankruptcy Po Box 9500 2/14/18 When was the debt incurred? Wilkes-Barre, PA 18773 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only □ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: At least one of the debtors and another Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Other. Specify Educational 4.1 Quantum Coll \$0.00 6401 Last 4 digits of account number 5 Nonpriority Creditor's Name Opened 8/24/16 Last Active 3224 Civic Center Drive When was the debt incurred? 4/21/17 North Las Vegas, NV 89030 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes ■ Other. Specify 09 Union 4.1 Rgs Financial 7794 \$118.00 Last 4 digits of account number 6 Nonpriority Creditor's Name 1700 Jay Ell Dr Ste 200 Ste When was the debt incurred? **Opened 08/17** Richardson, TX 75081 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Collection Attorney Cox Communications ☐ Yes

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Case number (if know)

Debtor	1 Tanya N Roberts		Case number (if know)	
4.1	Starling lowelers/Zalos	Lord A Polycont and a contract	0818	\$0.00
7	Sterling Jewelers/Zales Nonpriority Creditor's Name	Last 4 digits of account number		\$0.00
	Attn.: Bankruptcy		Opened 11/15/07 Last Active	
	Po Box 1799	When was the debt incurred?	7/11/08	
	Akron, OH 43309 Number Street City State Zlp Code	As of the data you file, the claim i	S. Chaele all that apply	
	Who incurred the debt? Check one.	As of the date you file, the claim i	5. Спеск ан тлат арргу	
	Debtor 1 only	Пол		
		☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	Disputed	d alaim.	
	At least one of the debtors and another	Type of NONPRIORITY unsecured ☐ Student loans	a ciaim:	
	☐ Check if this claim is for a community debt	_		
	Is the claim subject to offset?	report as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharin	g plans, and other similar debts	
	Yes	■ Other. Specify Charge Acc	ount	
4.1	0 1 0 1		4000	Ф4 40 <u>5 00</u>
8	Synchrony Bank Nonpriority Creditor's Name	Last 4 digits of account number	<u>4829</u>	\$1,435.00
	Attn: Bankruptcy		Opened 08/14 Last Active	
	Po Box 965060	When was the debt incurred?	12/31/17	
	Orlando, FL 32896			
	Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply	
	Who incurred the debt? Check one.	_		
	Debtor 1 only	Contingent		
	Debtor 2 only	Unliquidated		
	Debtor 1 and Debtor 2 only	Disputed		
	At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a sepa report as priority claims	ration agreement or divorce that you did not	
	No	Debts to pension or profit-sharin	g plans, and other similar debts	
	Yes	■ Other. Specify Charge Acc	ount	
4.1	Toward		2050	#007.00
9	Target Nonpriority Creditor's Name	Last 4 digits of account number		\$327.00
	Target Card Services		Opened 07/07 Last Active	
	Mail Stop NCB-0461	When was the debt incurred?	1/25/18	
	Minneapolis, MN 55440			
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply	
	_			
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	Disputed	l alaim.	
	At least one of the debtors and another	Type of NONPRIORITY unsecured	o ciaim:	
	☐ Check if this claim is for a community debt	☐ Student loans		
	Is the claim subject to offset?	Obligations arising out of a sepa report as priority claims	ration agreement or divorce that you did not	
	■ No	☐ Debts to pension or profit-sharin	g plans, and other similar debts	
	☐ Yes	■ Other. Specify Credit Card		
	- 100	- Other. Specify Crount Card		

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Debtor	1 Tanya N Roberts		Case number (if know)	
4.2	Us Dept Of Ed/Great Lakes Higher Educati	Last 4 digits of account number	8581	\$9,480.00
	Nonpriority Creditor's Name Attn: Bankruptcy 2401 International Lane Madison, WI 53704	When was the debt incurred?	Opened 05/11 Last Active 12/02/15	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	Disputed		
	\square At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a sepa report as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	☐ Yes	Other. Specify		
		Educational		
4.2	Us Dept Of Ed/Great Lakes Higher			
1	Educati	Last 4 digits of account number	9581	\$7,817.00
	Nonpriority Creditor's Name Attn: Bankruptcy		Opened 09/05 Last Active	
	2401 International Lane Madison, WI 53704	When was the debt incurred?	12/02/15	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	\square Check if this claim is for a community	Student loans		
	debt Is the claim subject to offset?	report as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify		
		Educational		
4.2	US Dept of Education Nonpriority Creditor's Name	Last 4 digits of account number	7074	\$0.00
	Attn: Bankruptcy Po Box 16448 Saint Paul, MN 55116	When was the debt incurred?	Opened 9/01/05 Last Active 5/15/12	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed		
	At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	■ Student loans		
	debt		ration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims		
	■ No	☐ Debts to pension or profit-sharin	g plans, and other similar debts	
	Yes	☐ Other. Specify Educational		
		⊏uucalionai		

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Dept	or 1 Tanya N Roberts		Case number (if know)					
4.2 3	US Dept of Education	Last 4 digits of account number	1632	\$0.00				
	Nonpriority Creditor's Name Attn: Bankruptcy Po Box 16448 Saint Paul, MN 55116	When was the debt incurred?	Opened 9/01/05 Last Active 9/30/11					
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply					
	■ Debtor 1 only	☐ Contingent						
	Debtor 2 only	☐ Unliquidated						
	Debtor 1 and Debtor 2 only	Disputed						
	\square At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:					
	☐ Check if this claim is for a community debt Is the claim subject to offset?	 Student loans Obligations arising out of a separeport as priority claims 	aration agreement or divorce that you did not					
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts					
	□ Yes	☐ Other. Specify	3, ,					
	103	Educational						
4.2 4	Visa Dept Store National Bank/Macy's	Last 4 digits of account number	4462	\$0.00				
	Nonpriority Creditor's Name Attn: Bankruptcy Po Box 8053 Mason, OH 45040	When was the debt incurred?	Opened 08/08 Last Active 7/14/17					
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply					
	Debtor 1 only	☐ Contingent						
	Debtor 2 only	☐ Unliquidated						
	Debtor 1 and Debtor 2 only	Disputed						
	At least one of the debtors and another	Type of NONPRIORITY unsecured ☐ Student loans	d claim:					
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims						
	■ No	☐ Debts to pension or profit-sharing	g plans, and other similar debts					
	Yes	Other. Specify Charge Acc	ount					
4.2 5	Volkswagen Credit, Inc	Last 4 digits of account number	2275	\$517.00				
	Nonpriority Creditor's Name Po Box 3 Hillsboro, OR 97123	When was the debt incurred?	Opened 10/12 Last Active 2/12/16					
	Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply					
	Who incurred the debt? Check one.							
	Debtor 1 only	☐ Contingent						
	Debtor 2 only	Unliquidated						
	Debtor 1 and Debtor 2 only	Disputed						
	At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:					
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Student loans ☐ Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not					
	No	Debts to pension or profit-sharir	g plans, and other similar debts					
	☐ Yes	■ Other. Specify Lease						
	_ 100	- Other, Specify						

Part 3: List Others to Be Notified About a Debt That You Already Listed

^{5.} Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you

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Debtor 1 Tanya N Roberts

Case number (if know)

have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

Part 4: Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

				Total Claim
6a.	Domestic support obligations	6a.	\$	0.00
6b.	Taxes and certain other debts you owe the government	6b.	\$	0.00
6c.	Claims for death or personal injury while you were intoxicated	6c.	\$	0.00
6d.	Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$	0.00
6e.	Total Priority. Add lines 6a through 6d.	6e.	\$	0.00
				Total Claim
6f.	Student loans	6f.	\$	22,220.00
6g.	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$	0.00
6h.	Debts to pension or profit-sharing plans, and other similar debts	6h.	\$	0.00
6i.	Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$	5,399.00
6j.	Total Nonpriority. Add lines 6f through 6i.	6j.	\$	27,619.00
	6b. 6c. 6d. 6e. 6f. 6g. 6h.	 6b. Taxes and certain other debts you owe the government 6c. Claims for death or personal injury while you were intoxicated 6d. Other. Add all other priority unsecured claims. Write that amount here. 6e. Total Priority. Add lines 6a through 6d. 6f. Student loans 6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims 6h. Debts to pension or profit-sharing plans, and other similar debts 6i. Other. Add all other nonpriority unsecured claims. Write that amount here. 	6b. Taxes and certain other debts you owe the government 6c. Claims for death or personal injury while you were intoxicated 6c. 6d. Other. Add all other priority unsecured claims. Write that amount here. 6d. 6e. Total Priority. Add lines 6a through 6d. 6e. 6f. Student loans 6f. 6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims 6h. Debts to pension or profit-sharing plans, and other similar debts 6h. 6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6b. Taxes and certain other debts you owe the government 6c. Claims for death or personal injury while you were intoxicated 6d. Other. Add all other priority unsecured claims. Write that amount here. 6d. \$ 6e. Total Priority. Add lines 6a through 6d. 6e. \$ 6f. Student loans 6f. \$ 6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims 6h. Debts to pension or profit-sharing plans, and other similar debts 6i. Other. Add all other nonpriority unsecured claims. Write that amount here. \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$

		Docume		
Fill in this infor	rmation to identify your	case:		
Debtor 1	Tanya N Roberts			
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				

Official Form 106G

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - ☐ Yes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	Person or	company with	n whom you have the or, Street, City, State and ZIP Co	contract or lease	State what the contract or lease is for
2.1					
	Name				_
					_
	Number	Street			
	City		State	ZIP Code	_
2.2	City		State	ZIP Code	
2.2	Maria				_
	Name				
	Number	Street			
	City		State	ZIP Code	_
2.3					
	Name				_
	Number	Street			<u> </u>
	Number	Sileet			
	City		State	ZIP Code	_
2.4	Oity		Oldio	211 0000	
2.7	Name				_
	INAIIIE				
					_
	Number	Street			
					_
	City		State	ZIP Code	
2.5					<u>_</u>
	Name				
	Number	Street			_
	. 10111001	211001			
	City		State	ZIP Code	_
	,		0.0.0	0000	

		Docume	ent Page 31 o	of 58	
Fill in this	information to identify your	case:			
Debtor 1	Tanya N Roberts				
20010	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse if, filin	ng) First Name	Middle Name	Last Name		
United Stat	tes Bankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Case numb (if known)	oer				☐ Check if this is an
(amended filing
					3
Official	Form 106H				
	ule H: Your Cod	obtoro			4045
Schea	ule n. Tour Cou	eptors			12/15
	and case number (if known) you have any codebtors? (If y			e as a codebtor.	
_	,	, , ,	·		
■ No					
☐ Yes					
Arizona	a, California, Idaho, Louisiana,			ry? (Community property states ington, and Wisconsin.)	s and territories include
	Go to line 3. Did your spouse, former spou	use, or legal equivalent live	e with you at the time?		
in line Form 1 out Co	2 again as a codebtor only i	f that person is a guaran	tor or cosigner. Make	r if your spouse is filing with sure you have listed the cred 06G). Use Schedule D, Sched	litor on Schedule D (Official
N	Name, Number, Street, City, State and ZI	P Code		Check all schedules that	
3.1				☐ Schedule D, line	
	Name			☐ Schedule E/F, line	
				☐ Schedule G, line	
_					
	Number Street City	State	ZIP Code		
`	Oity	State	Zii Oode		
				Поделен В II	
3.2	Name			Schedule D, line	
•				Schedule E/F, line	
				☐ Schedule G, line	
	Number Street	_		_	
(City	State	ZIP Code		

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	in this information to identify yo								
Del	btor 1 Tanya N	Roberts			_				
_	btor 2 buse, if filing)								
Uni	ited States Bankruptcy Court fo	r the: NORTHERN DISTRI	CT OF ILLINOIS						
(If kr	se number 		-			Check if this is An amende A supplem 13 income	ed filing ent showir	ng postpetition ollowing date:	
0	fficial Form 106l					MM / DD/ \	YYYY		
S	chedule I: Your I	ncome							12/15
atta	use. If you are separated and cha separate sheet to this for the separate sheet to this for the separated and characteristics. Describe Employment information.	orm. On the top of any addit				d case number (if	known). A		
	If you have more than one jo	h	■ Employed			☐ Empl		3 4 7 7 7 7	
	attach a separate page with information about additional employers.	Employment status	☐ Not employed			•	☐ Not employed		
		Occupation	Nurse						
	Include part-time, seasonal, self-employed work.	Employer's name	Metrosouth Hos	pital					
	Occupation may include stude or homemaker, if it applies.	ent Employer's address	12935 S. Grego Blue Island, IL 6	-	t				
		How long employed t	there? Just sta	arted					
Pai	rt 2: Give Details About	Monthly Income							
	mate monthly income as of t use unless you are separated.	he date you file this form. If	you have nothing to r	eport for	any	line, write \$0 in the	space. In	clude your nor	n-filing
	ou or your non-filing spouse have space, attach a separate she		ombine the information	on for all	empl	oyers for that perso	on on the l	ines below. If y	you need
						For Debtor 1		btor 2 or ing spouse	
2.		salary, and commissions (bits), calculate what the month		2.	\$	6,240.00	\$	N/A	
3.	Estimate and list monthly of	overtime pay.		3.	+\$	0.00	+\$	N/A	
4.	Calculate gross Income. A	dd line 2 + line 3.		4.	\$	6,240.00	\$	N/A	

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Debto	or 1	Tanya N Roberts	=	Case r	number (if known)				
				For I	Debtor 1		or Debtor 2 on-filing sp		
	Cop	y line 4 here	4.	\$	6,240.00	\$	g -p	N/A	_
5.	List	all payroll deductions:							
	5a.	Tax, Medicare, and Social Security deductions	5a.	\$	1,733.00	\$		N/A	
	5b.	Mandatory contributions for retirement plans	5b.	\$	0.00	\$		N/A	_
	5c.	Voluntary contributions for retirement plans	5c.	\$	0.00	\$		N/A	-
	5d.	Required repayments of retirement fund loans	5d.	\$	0.00	\$		N/A	
	5e.	Insurance	5e.	\$	0.00	\$		N/A	_
	5f.	Domestic support obligations	5f.	\$	0.00	\$_		N/A	
	5g.	Union dues	5g.	\$	0.00	\$_		N/A	
	5h.	Other deductions. Specify:	_ 5h.+	\$	0.00	+ \$_		N/A	-
6.	Add	I the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6.	\$	1,733.00	\$_		N/A	-
7.	Cal	culate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$	4,507.00	\$_		N/A	-
	List 8a.	all other income regularly received: Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total							
		monthly net income.	8a.	\$	0.00	\$		N/A	
	8b.	Interest and dividends	8b.	\$	0.00	\$		N/A	
	8c.	Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce				-			-
		settlement, and property settlement.	8c.	\$	0.00	\$		N/A	
	8d.	Unemployment compensation	8d.	\$	0.00	\$		N/A	
	8e.	Social Security	8e.	\$	0.00	\$		N/A	
	8f.	Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify:	8f.	\$	0.00	\$		N/A	-
	8g.	Pension or retirement income	 8g.	\$	0.00	\$		N/A	-
	8h.	Other monthly income. Specify:	8h.+	\$	0.00	+ \$ _		N/A	-
9.	Add	l all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	\$	0.00	\$_		N/A	A
10.	Cal	culate monthly income. Add line 7 + line 9.	10. \$	4	,507.00 + \$		N/A =	= \$	4,507.00
	Add	the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.			·				
	Incluothe Do i	te all other regular contributions to the expenses that you list in Schedule ude contributions from an unmarried partner, members of your household, your per friends or relatives. not include any amounts already included in lines 2-10 or amounts that are not acify:	depend		,	•	Schedule .	J. +\$	0.00
		I the amount in the last column of line 10 to the amount in line 11. The rese that amount on the Summary of Schedules and Statistical Summary of Certailies					12.	\$	4,507.00
								Combii nonthl	ned y income
13.	Do :	you expect an increase or decrease within the year after you file this form No.	?						
	_	Yes. Explain:							

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Fill i	n this informa	tion to identify y	our case:			1		
Debt		Tanya N Rob				Ch	eck if this is:	
		Tanya IV IVOL	Derits		An amended filing			
Debt (Spo	tor 2 buse, if filing)							wing postpetition chapter the following date:
` '	, 3,							
Unite	ed States Bankr	uptcy Court for the	e: NORTH	IERN DISTRICT OF ILLIN	OIS		MM / DD / YYYY	
1	e number nown)							
Of	ficial Fo	rm 106J						
Sc	chedule	J: Your	Exper	nses				12/15
info	rmation. If m		eded, atta	. If two married people ar ich another sheet to this i n.				
Part		ibe Your House	ehold					
1.	Is this a joir							
	■ No. Go to		in a sonar	ate household?				
	□ res. Doe		iii a sepai	ate nousenoid:				
	=	-	st file Offici	al Form 106J-2, <i>Expenses</i>	for Separate House	ehold of De	btor 2.	
2.	Do you have	e dependents?	■ No					
۷.	Do not list Do	•	■ No	Fill out this information for	Dependent's relat	ionshin to	Dependent's	Does dependent
	Debtor 2.	CDIOI I AIIG	⊔ Yes.	each dependent	Debtor 1 or Debto		age	live with you?
	Do not state							□ No
	dependents	names.						□ Yes
								□ No □ Yes
								□ No
								□ Yes
								□ No
								☐ Yes
3.		enses include f people other t	han	No				
		d your depende		Yes				
Part	2: Estim	ate Your Ongo	ing Month	ly Fynenses				
Esti exp	imate your ex	penses as of y	our bankr	uptcy filing date unless y y is filed. If this is a supp				
•			h					
				government assistance it cluded it on <i>Schedule I:</i> Y				
(Off	icial Form 10	06I.)					Your exp	penses
4.	The rental of	or home owners	ship expen	ses for your residence. In	nclude first mortgag	e		
••		nd any rent for th		-	loiddo mot mortgag	4.	\$	903.49
	If not includ	led in line 4:						
	4a. Real e	estate taxes				4a.	\$	0.00
	•	rty, homeowner'				4b.	·	0.00
				ıpkeep expenses		4c.	·	0.00
F		owner's associa			mo oquity loons	4d.	·	700.00
5.	Auditional r	ποιτgage paym	ents for yo	our residence, such as ho	ne equity loans	5.	Φ	0.00

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Debtor 1	Tanya N Roberts	Case num	ber (if known)	
6. Utili	tios:			
6a.	Electricity, heat, natural gas	6a.	\$	200.00
6b.	Water, sewer, garbage collection	6b.	·	0.00
6c.	Telephone, cell phone, Internet, satellite, and cable services	6c.	·	250.00
6d.	Other. Specify:	6d.	*	
			·	0.00
	d and housekeeping supplies	7.	·	450.00
	dcare and children's education costs	8.	·	0.00
	hing, laundry, and dry cleaning	9.	\$	150.00
). Pers	sonal care products and services	10.	\$	150.00
. Med	ical and dental expenses	11.	\$	115.00
. Trar	nsportation. Include gas, maintenance, bus or train fare.		_	050.00
	not include car payments.	12.		250.00
3. Ente	ertainment, clubs, recreation, newspapers, magazines, and books	13.	\$	0.00
₊. Cha	ritable contributions and religious donations	14.	\$	0.00
. Insu	rance.		-	
Do r	ot include insurance deducted from your pay or included in lines 4 or 20.			
15a.	Life insurance	15a.	\$	0.00
15b.	Health insurance	15b.	\$	0.00
15c.	Vehicle insurance	15c.	\$	113.00
15d.	Other insurance. Specify:	15d.		0.00
	es. Do not include taxes deducted from your pay or included in lines 4 or 20.		<u> </u>	0.00
Spe		16.	\$	0.00
	allment or lease payments:			0.00
	Car payments for Vehicle 1	17a.	\$	0.00
	Car payments for Vehicle 2	17b.	· -	0.00
	Other. Specify:	17c.	· <u> </u>	0.00
		17d.		
	Other. Specify:	17d.	a	0.00
	r payments of alimony, maintenance, and support that you did not report as	18.	\$	0.00
	ucted from your pay on line 5, Schedule I, Your Income (Official Form 106I). er payments you make to support others who do not live with you.	10.	\$	0.00
		19.	Ψ	0.00
Spe	·		aur Inaama	
	er real property expenses not included in lines 4 or 5 of this form or on Sche Mortgages on other property	20a.		0.00
				0.00
	Real estate taxes	20b.	· -	0.00
	Property, homeowner's, or renter's insurance	20c.	· <u> </u>	0.00
20d.	Maintenance, repair, and upkeep expenses	20d.		0.00
20e.	Homeowner's association or condominium dues	20e.	\$	0.00
. Othe	er: Specify:	21.	+\$	0.00
	culate your monthly expenses			
	Add lines 4 through 21.		\$	3,281.49
22b.	Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2		\$	
22c.	Add line 22a and 22b. The result is your monthly expenses.		\$	3,281.49
	and a factor of the state of th			·
	culate your monthly net income.		•	
	Copy line 12 (your combined monthly income) from Schedule I.	23a.	· <u> </u>	4,507.00
23b.	Copy your monthly expenses from line 22c above.	23b.	-\$	3,281.49
23c.	Subtract your monthly expenses from your monthly income.	00.	· ·	1 225 51
	The result is your monthly net income.	23c.	\$	1,225.51
	you expect an increase or decrease in your expenses within the year after your expenses, within the year after your expenses, the year or do you expect your			no or doorooca bassuss si
	example, do you expect to finish paying for your car loan within the year or do you expect your fication to the terms of your mortgage?	mortgage	payment to increas	se or decrease because of
■ N				
\square Y	es. Explain here:			

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Fill in this infor	mation to identify your	case:			
Debtor 1	Tanya N Roberts				
	First Name	Middle Name	Last Name		
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name		
United States Ba	inkruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Case number					
(if known)					Check if this is an amended filing
	ion About a	n Individual			12/15
obtaining money		n connection with a bank			ement, concealing property, or 00, or imprisonment for up to 20
Sign	n Below				
Did you pa	y or agree to pay some	one who is NOT an attor	ney to help you fill out l	bankruptcy forms?	
■ No					
☐ Yes. N	Name of person				kruptcy Petition Preparer's Notice, , and Signature (Official Form 119)
	Ity of perjury, I declare e true and correct.	that I have read the sum	mary and schedules file	ed with this declaration	on and
X /s/ Tan	ya N Roberts		X		
Tanya	N Roberts re of Debtor 1		Signature of	f Debtor 2	
Date I	March 9, 2018		Date		

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Fill	in this inform	nation to identify you	r casa:							
	otor 1									
Der	OLOT I	Tanya N Roberts First Name	Middle Name	Last Name						
	otor 2 use if, filing)	First Name	Middle Name	Last Name						
UIII	ieu Siales Dai	nkruptcy Court for the:	NORTHERN DISTRICT (DF ILLINOIS						
	se number				-	Check if this is an amended filing				
Sta		of Financial	Affairs for Individ		ankruptcy	4/16				
info	rmation. If m		attach a separate sheet to		additional pages, write yo					
Par	t 1: Give D	etails About Your Ma	arital Status and Where You	Lived Before						
1.	What is you	current marital statu								
	☐ Married■ Not mar	ried								
2.	During the la	ouring the last 3 years, have you lived anywhere other than where you live now?								
	 ■ No Yes. List all of the places you lived in the last 3 years. Do not include where you live now. 									
	Debtor 1 Pr	ior Address:	Dates Debtor 1 lived there	Debtor 2 Prior Ad	dress:	Dates Debtor 2 lived there				
3. state					ity property state or territor co, Texas, Washington and V					
	■ No □ Yes. Ma	ike sure you fill out <i>Scl</i>	nedule H: Your Codebtors (O	fficial Form 106H).						
Par	t 2 Explai	n the Sources of You	r Income							
4.	Fill in the total	I amount of income yo	nployment or from operatin u received from all jobs and a have income that you receiv	all businesses, including part-		ndar years?				
	□ No ■ Yes. Fill	in the details.								
			Debtor 1		Debtor 2					
			Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)				
	•	of current year until d for bankruptcy:	■ Wages, commissions, bonuses, tips	\$6,722.82	☐ Wages, commissions, bonuses, tips					
			☐ Operating a business		☐ Operating a business					

Official Form 107

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				Debtor 1					Debtor 2			
				Sources of Check all t		(befo	ss income ore deductio usions)	ns and	Sources of Check all to			Gross income (before deductions and exclusions)
	r last calen nuary 1 to	dar year: December 3	31, 2017)	■ Wages bonuses, t	, commissions, ips		\$61,	000.00	☐ Wages, bonuses, ti	commissions ps	5,	
				☐ Operati	ing a business				☐ Operati	ng a business	3	
		dar year bef December 3		■ Wages bonuses, t	, commissions, ips		\$61,	534.00	☐ Wages, bonuses, ti	commissions	5,	
				☐ Operati	ng a business				☐ Operati	ng a business	8	
	and other winnings. List each s	public benefi If you are filir	t payments; ng a joint cas ne gross inco	pensions; re se and you h		est; div ou rece	vidends; mor eived togeth	ney collecte er, list it or	ed from laws aly once und	uits; royalties er Debtor 1.		curity, unemployment, gambling and lottery
				Debtor 1					Debtor 2			
				Sources of Describe b		each (befo	ss income the source fore deduction usions)		Sources of Describe b			Gross income (before deductions and exclusions)
Pai	rt 3: List	Certain Pav	ments You	Made Befo	re You Filed for E		,					
6.	□ No.	Neither De individual puring the Samuel No. Yes * Subject to Debtor 1 or	btor 1 nor D rimarily for a 90 days befo Go to line 7 List below e paid that cre not include o adjustment r Debtor 2 o 90 days befo Go to line 7 List below e include pay	personal, fare you filed a cach creditor. Do not payments to to on 4/01/19 r both have a re you filed a cach creditor.	amily, or household for bankruptcy, did to whom you paid to include paymen or an attorney for the and every 3 years or bankruptcy, did to whom you paid to whom you paid to mestic support of	d purpo d you p d a tota ts for d his bank s after t mer de d you p	ebts. Consulose." pay any cred al of \$6,425* domestic sup kruptcy case that for case ebts. pay any cred al of \$600 or	or more in port obligate. Since a total more and	of \$6,425* of one or more ations, such a or after the door of \$600 or more the total amo	r more? e payments a as child support ate of adjuste nore? pount you paid	nd the ort and nent.	8) as "incurred by an total amount you d alimony. Also, do creditor. Do not clude payments to an
	Creditor'	s Name and	Address		Dates of paymer	nt	Total an	nount paid	Amount yo		his pa	yment for

Case 18-06842 Doc 1 Filed 03/09/18 Entered 03/09/18 12:34:25 Desc Main Page 39 of 58 Document Case number (if known) Debtor 1 Tanya N Roberts Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimonv. No Yes. List all payments to an insider. Dates of payment **Insider's Name and Address Total amount** Amount you Reason for this payment still owe paid Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider. Yes. List all payments to an insider Insider's Name and Address **Total amount** Dates of payment Amount you Reason for this payment still owe Include creditor's name paid Part 4: Identify Legal Actions, Repossessions, and Foreclosures Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. Nο Yes. Fill in the details. Case title Nature of the case Court or agency Status of the case Case number TANYA ROBERTS vs CIVIL NEW FILING **COOK LAW MAGISTRATE -**□ Pending 18M1702975 **CHICAGO** ☐ On appeal ☐ Concluded - 14.539.00 TANYA ROBERTS vs CIVIL JUDGMENT **COOK LAW MAGISTRATE -**□ Pending 15M1713020 **CHICAGO** □ On appeal □ Concluded -3,257.00TANYA ROBERTS vs CIVIL NEW FILING **COOK LAW MAGISTRATE -**□ Pending 15M1713020 **CHICAGO** □ On appeal □ Concluded -2,350.0010. Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below.

Describe the Property property **Explain what happened**

Date

Creditor Name and Address

Value of the

Case 18-06842 Doc 1 Filed 03/09/18 Entered 03/09/18 12:34:25 Desc Main Document Page 40 of 58 Debtor 1 Tanya N Roberts Case number (if known) 11. Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt? Yes. Fill in the details. **Creditor Name and Address** Describe the action the creditor took Date action was Amount taken 12. Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official? No Yes Part 5: List Certain Gifts and Contributions 13. Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person? Yes. Fill in the details for each gift. Gifts with a total value of more than \$600 Describe the gifts Dates you gave Value the gifts per person Person to Whom You Gave the Gift and Address: 14. Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity? Yes. Fill in the details for each gift or contribution. Gifts or contributions to charities that total Describe what you contributed Value Dates vou more than \$600 contributed Charity's Name Address (Number, Street, City, State and ZIP Code) Part 6: List Certain Losses 15. Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling? Nο Yes. Fill in the details. Describe the property you lost and Describe any insurance coverage for the loss Date of your Value of property how the loss occurred loss lost Include the amount that insurance has paid. List pending insurance claims on line 33 of Schedule A/B: Property. Part 7: List Certain Payments or Transfers Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition? Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy. П No Yes. Fill in the details. **Person Who Was Paid** Description and value of any property Date payment Amount of Address transferred or transfer was payment Email or website address made Person Who Made the Payment, if Not You Law Office of Jason Blust \$370.00 paid pre-petition toward total 2018 \$370.00 211 W. Wacker attorney fee of \$4,000.00, filing fee of

Suite 300

Chicago, IL 60606

\$310.00, and expenses of \$60.00

(\$4,000.00 to be paid in chapter 13 plan)

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Debtor 1 Tanya N Roberts

17.	Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors? Do not include any payment or transfer that you listed on line 16.									
	Yes. Fill in the details.									
	Person Who Was Paid Address	Description and va	alue of any prop	perty	Date payment or transfer was	Amount of payment				
					made					
18.	Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs? Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not									
	include gifts and transfers that you have already listed on this statement. No									
	Yes. Fill in the details.									
	Person Who Received Transfer Address	Description and va property transferr			any property or s received or debts schange	Date transfer was made				
	Person's relationship to you									
19. Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar of beneficiary? (These are often called asset-protection devices.)					ust or similar device o	of which you are a				
	No No									
	Yes. Fill in the details.									
	Name of trust	Description and va	alue of the prop	erty transfer	red	Date Transfer was made				
						made				
Par	8: List of Certain Financial Accounts, Instr	ruments, Safe Deposit	Boxes, and Sto	rage Units						
20.	Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage									
	houses, pension funds, cooperatives, associa	ations, and other finan	cial institutions							
	No No									
	Yes. Fill in the details.									
		Last 4 digits of account number	Type of accourant instrument	cl m	ate account was osed, sold, oved, or ansferred	Last balance before closing or transfer				
21.	Do you now have, or did you have within 1 ye cash, or other valuables?	ar before you filed for	bankruptcy, an	y safe depos	it box or other deposi	tory for securities,				
	■ No □ Yes. Fill in the details.									
	Name of Financial Institution Address (Number, Street, City, State and ZIP Code)	Who else had according Address (Number, State and ZIP Code)		Describe the	contents	Do you still have it?				
22.										
	■ No									
	Yes. Fill in the details.									
	Name of Storage Facility Address (Number, Street, City, State and ZIP Code)	Who else has or h to it?		Describe the	contents	Do you still have it?				
		Address (Number, St State and ZIP Code)	reet, City,							

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Debtor 1 Tanya N Roberts

Pai	t 9: Identify Property You Hold or Control for	Someone Else								
23.	Do you hold or control any property that someofor someone.	one else owns? Include any prope	rty you borrowed from, are storing fo	r, or hold in trust						
	■ No									
	Yes. Fill in the details.									
	Owner's Name Address (Number, Street, City, State and ZIP Code)	Where is the property? (Number, Street, City, State and ZIP Code)	Describe the property	Value						
Pai	t 10: Give Details About Environmental Information	ation								
For	the purpose of Part 10, the following definitions	apply:								
	Environmental law means any federal, state, or toxic substances, wastes, or material into the a regulations controlling the cleanup of these sul	ir, land, soil, surface water, groun	<u> </u>							
	Site means any location, facility, or property as to own, operate, or utilize it, including disposal	•	law, whether you now own, operate,	or utilize it or used						
	Hazardous material means anything an environ hazardous material, pollutant, contaminant, or s		s waste, hazardous substance, toxic	substance,						
Rep	ort all notices, releases, and proceedings that yo	ou know about, regardless of whe	n they occurred.							
24.	Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law?									
	■ No □ Yes. Fill in the details.									
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State an ZIP Code)	Environmental law, if you know it	Date of notice						
25.	Have you notified any governmental unit of any release of hazardous material?									
	■ No □ Yes. Fill in the details.									
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State an ZIP Code)	Environmental law, if you know it	Date of notice						
26.	Have you been a party in any judicial or adminis	ironmental law? Include settlements	and orders.							
	■ No □ Yes. Fill in the details.									
	Case Title Case Number	Court or agency Name Address (Number, Street, City, State and ZIP Code)	Nature of the case	Status of the case						
Pai	t 11: Give Details About Your Business or Con	nections to Any Business								
27.	Within 4 years before you filed for bankruptcy,	did you own a business or have ar	ny of the following connections to an	y business?						
	☐ A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time									
	☐ A member of a limited liability company	(LLC) or limited liability partnersh	nip (LLP)							
	☐ A partner in a partnership	•	,							
	☐ An officer, director, or managing execut	tive of a corporation								
	☐ An owner of at least 5% of the voting or equity securities of a corporation									

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Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

☐ Yes. Name of Person . Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

■ No

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7:	Liquidation
\$245	filing fee
\$75	administrative fee
+ \$15	trustee surcharge
\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes;

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft;

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

\$1,167 filing fee

+ \$550 administrative fee

\$1,717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes,

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to:
http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit AndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtor and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule, and explain how and when the attorney's fees and the trustee's fees are determined and paid.

- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.
- 6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce).
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor, in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3. If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.

☑ The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:

- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:
 - The Debtor(s) and Attorney have entered into an advance payment retainer for pre-filing and pre-confirmation work including, but not limited to, pre-filing bankruptcy advice, preparation of the petition and Chapter 13 plan, pre-filing bankruptcy planning, filing of the case, and any amendments necessary for confirmation. Pre-filing work is performed periodically as payments are received.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the Chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;

- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the Chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

[Remaining page intentionally left blank.]

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00.
- 2. In addition, the debtor will pay the filing fee required in the case and other expenses of \$370.00.
- 3. Before signing this agreement, the attorney has received, \$0.00 toward the flat fee, leaving a balance due of \$4,000.00; and \$370.00 for expenses,

leaving a balance due for the filing fee of \$0.00.

4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date: March 9, 2018	
Signed:	
Tanya N Roberts	Jason Blust, Law Office of Jason Blust #6276382
	Attorney for the Debtor(s)
Debtor(s)	
Do not sign this agreement if the amount	ts are blank.

Local Bankruptcy Form 23c

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B2030 (Form 2030) (12/15)

United States Bankruptcy CourtNorthern District of Illinois

т.	Tanua N Daharita		C N	
In re	Tanya N Roberts	ebtor(s)	Case No. Chapter	13
		20101(3)	Chapter	
	DISCLOSURE OF COMPENSATION	OF ATTORNE	Y FOR DE	EBTOR(S)
co	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify the compensation paid to me within one year before the filing of the petitive rendered on behalf of the debtor(s) in contemplation of or in connection.	on in bankruptcy, or agr	eed to be paid	to me, for services rendered or to
	For legal services, I have agreed to accept		\$	4,000.00
	Prior to the filing of this statement I have received		\$	0.00
	Balance Due		\$	4,000.00
2. T	The source of the compensation paid to me was:			
	■ Debtor □ Other (specify):			
3. T	The source of compensation to be paid to me is:			
	■ Debtor □ Other (specify):			
[I have not agreed to share the above-disclosed compensation with I have agreed to share the above-disclosed compensation with a property of the agreement, together with a list of the names of the performance of the above-disclosed fee, I have agreed to render legal services. 	erson or persons who are	e not members ensation is atta	or associates of my law firm. A ached.
b. c. d. e.	Analysis of the debtor's financial situation, and rendering advice to Preparation and filing of any petition, schedules, statement of affair Representation of the debtor at the meeting of creditors and confirm Representation of the debtor in adversary proceedings and other confirmation [Other provisions as needed] In Chapter 13 cases, the Court-Approved Retention Agray agreement with the debtor(s), the above-disclosed fee does not income	irs and plan which may be mation hearing, and any ontested bankruptcy mater reement is hereby income.	pe required; adjourned heaters; proprated by	rings thereof;
	CERTIFIC	CATION		
	certify that the foregoing is a complete statement of any agreement of ankruptcy proceeding.		ent to me for re	epresentation of the debtor(s) in
Ma Da	Jase Sig La 21 ST Cr (3)	Jason Blust, Law Office son Blust, Law Office gnature of Attorney w Office of Jason Blust 1 W Wacker Drive FE 300 hicago, IL 60606 12) 273-5001 Fax: (3) time of law firm	of Jason Blus	st #6276382

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United States Bankruptcy CourtNorthern District of Illinois

In re	Tanya N Roberts		Case No.	
		Debtor(s)	Chapter 13	
	V	TERIFICATION OF CREDITOR M	IATRIX	
		Number of	f Creditors:	21
	The above-named Debtor(our) knowledge.	(s) hereby verifies that the list of credi	tors is true and correc	et to the best of my

Capital One Attn: General Correspondence/Bankruptcy Po Box 30285 Salt Lake City, UT 84130

Carmax Auto Finance Attn: Bankruptcy Department Po Box 440609 Kennesaw, GA 30160

Central Loan Admin & R 425 Phillips Blvd Ewing, NJ 08618

Chase Card Services Attn: Correspondence Dept Po Box 15298 Wilmington, DE 19850

City of Chicago Parking Dept of Revenue PO Box 88292 Chicago, IL 60680

Comenity Bank/Lane Bryant Attn: Bankruptcy Po Box 182125 Columbus, OH 43218

Diversified Consultants, Inc. Diversified Consultants, Inc. Po Box 551268 Jacksonville, FL 32255

Exeter Finance Corp Po Box 166008 Irving, TX 75016

Jared-galleria/genesis 15220 Nw Greenbrier, Ste Beaverton, OR 97006

M & T Bank Po Box 844 Buffalo, NY 14240 Navient Attn: Bankruptcy Po Box 9500 Wilkes-Barre, PA 18773

Quantum Coll 3224 Civic Center Drive North Las Vegas, NV 89030

Renaissance Place at Hyde Park Condo Association 5200 S. Ellis Ave Chicago, IL 60615

Rgs Financial 1700 Jay Ell Dr Ste 200 Ste Richardson, TX 75081

Sterling Jewelers/Zales Attn.: Bankruptcy Po Box 1799 Akron, OH 43309

Synchrony Bank Attn: Bankruptcy Po Box 965060 Orlando, FL 32896

Target Card Services Mail Stop NCB-0461 Minneapolis, MN 55440

Us Dept Of Ed/Great Lakes Higher Educati Attn: Bankruptcy 2401 International Lane Madison, WI 53704

US Dept of Education Attn: Bankruptcy Po Box 16448 Saint Paul, MN 55116 Visa Dept Store National Bank/Macy's Attn: Bankruptcy Po Box 8053 Mason, OH 45040

Volkswagen Credit, Inc Po Box 3 Hillsboro, OR 97123